MONEY MAD

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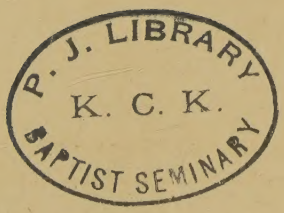

"MONEY MAD"

By

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CONTENTS

INTRODUCTION . . . 5

I. HOW CAN I MAKE MONEY AND BE A CHRISTIAN . 11

II. HOW CAN I SAVE MONEY AND BE A CHRISTIAN . . . 36

III. HOW CAN I SPEND MONEY AND BE A CHRISTIAN . . 59

IV. HOW CAN I GIVE MONEY AND BE A CHRISTIAN . . . 82

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INTRODUCTION

THE expression "Money-Mad" very appropriately characterizes our modern life. This fact concerning the present day civilization has a vital relation to the present day Christianity. Christians are breathing a germ-laden air and are destined to be poisoned by it. The atmosphere is charged with this death-bringing disease. Church walls are no barrier to this fatal microbe. The chief ambition of most men is to have money and to have it usually for a selfish purpose, not clearly defined as such but always at the heart selfish.

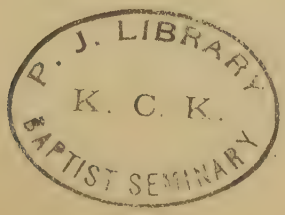
The golden calf is not only a contrivance of past centuries, it is the best known idol to-day. Most men are not consciously bowing down before it and would not immediately confess to this form of idolatry; but the condition is a reality and the calf may be covered but has not been des-

troyed. If the possession of money is the ideal of life, money to be held in the hands of a miser or a spendthrift, then the idol is worshipped and God is forgotten.

The stock exchanges appear as annexes to the insane asylum, and men seem, at least temporarily, to have gone money-mad. Sometimes the ordinary markets and commerce of the world take on the same appearance. If a stranger from another planet should visit us what would be his verdict on these conditions? He must be amazed and marvel at the seeming madness of men. Men, and nominally Christian men, will go to the extreme of peril, physically, morally and every other way in order to secure their coveted riches, and then never find the place of satisfaction. The more they have the more they want, and the appetite grows with the years and the accumulation. They are willing to stand over the wrecked business of their fellowman and say, "Business is business," "Competition is the life of trade," "Coöperation and brotherhood are idle

dreams in the commercial world." The lines between honesty and dishonesty, gambling and legitimate business, are almost entirely obliterated in this constant and conscienceless wild rush for more money.

From this fountain head rises also the turbulent stream in modern society—the conflict between labour and capital. The average working man believes that labour is the source of all wealth, and therefore belongs to him and his kind. He fails to reckon with the necessity of capital and direction and brain power as well as the purely physical force. He does not see that one-half of the circle is dependent upon the other half, and therefore lives a life of envy and of peril to others. The other side is also blind or selfish, or both. One of the distinguished Supreme Court Justices said recently: "I regard corporate wealth as the greatest peril in the United States." When the power of money fails to be distributed and pass from the hands of the few to the hands of the many, our



democratic institutions are in grave danger, and the very foundations of society are trembling beneath us. If we give power to our representatives in government they must return it in a brief period of years, but there is no check on the greedy grasp of the money power. They continue in the accumulating process and only loosen their grip in death, and then pass it on to their heirs—almost always unworthy of the sacred trust.

Dynamite might as well be placed in the hands of a child. He is an arch-traitor who says, "My money is my own; I can do as I please with it." He fails to recognize his startling responsibility to God and to men. Social wealth is a social trust and we speedily go back to barbarism if we do not learn that righteous lesson. All wealth is social wealth. This is the statement of political economy and of divine revelation. God says, "The gold is mine and the silver is mine," and infidel man forgets this and rushes to his own selfish ruin and the ruin of his fellowmen. God

says, "Riches are deceitful," "The love of money is the root of all evil." "How hardly shall they who have riches enter into the Kingdom." Man does not even pause to listen, but rushes right on in face of every word of God to become richer and richer, regardless of the day of accounts, and that final hour when the fact of stewardship must be reckoned with.

Each generation is now handing down several times as much wealth as it received. The inheritance of great riches leads to one of these results—self-indulgence and enervation, or avarice and hardness, or self-mastery and generosity. Is our increasing wealth producing fewer philanthropists than sensualists and misers? There is a tendency in modern civilization to stimulate luxury and to inflame avarice. Anyway this material progress is perilous. We have come to believe that there is no limit to the power of money. But our idea is exaggerated. It is misleading and it directs our young manhood and womanhood in the wrong pathway.

Money is not almighty. We need our minds clarified here. We need a new vision. Of itself money is useless and helpless. It only gets its value from the man fastened to it—the amount of man and the kind of man. It demands a human partner or it goes out of business. In wicked hands it is the devil's agent and can be very destructive. Money has no value in comparison to a noble, fine, consecrated life. Character is more than a check. Christian men and women need to be emphatically reminded of this in these days. This deadly poison must be kept out of our churches. Christianity must be purified. Money must not be permitted to hinder the progress of the Kingdom, but every dollar in Christian hands must be used to make that Kingdom come. God save us from this great modern peril—this money-mad blindness and insanity!

I

HOW CAN I MAKE MONEY AND BE A CHRISTIAN

THE Bible encourages men to make money. It furnishes the great principles by which they can accomplish that object. It also furnishes the impulse for the making of money. There are on the pages of Scripture constant pictures given us and biographies furnished us of rich men who had a large part in the kingdom of God and who were honoured by heaven. Abraham was a very rich man, the richest man of his day, and yet he was called "the friend of God." Solomon was the richest man of his day and possibly the richest man of all time. He was worth at least $6,000,000,000 and yet he was called the wisest of men.

God never placed any premium on poverty. He might sympathize with it and I might follow Him in that sympathy

but He never placed any premium upon it. It is far better to accumulate property than to accumulate poverty. There is no necessary relation between poverty and piety. The Bible never made it and it has been our misunderstanding of religion.

I know of a man who came to prayer meeting and was always saying in his testimony that he thanked God he was one of God's poor and he sat seven days in the week on the back porch of the house smoking a pipe which his wife had bought and she had to pay for the tobacco and take in washings to do it. It would have been far better for him to have gone out and earned a good honest living than to have always been thanking God he was one of God's poor.

We have had too much of that in our religion. Too much boasting of piety following poverty. Piety is quite as apt to follow prosperity. The fact is you cannot have civilization without property. Did you ever read history and understand that all grades of civilization were marked

by the security of poverty? You go from savagery to the heights of civilization and it is always measured by the security given to wealth. You can never have civilization without it and you are bound to go back to savagery if you do not have it. Christianity never placed any kind of premium on poverty. It always places a sort of premium and pride on real prosperity and the possession of the wealth of this world.

God gave you your own personal faculties and if those faculties are for making money you are to be held responsible for the use of them. It is not a question of whether a man has five dollars or five million. God endowed man with faculties and He has made it possible for him to secure wealth.

We ought to put business on a higher level. Make it a profession instead of separating it by itself and fastening a kind of stigma upon it. God made business geniuses just as much as He made musical geniuses or artistic geniuses or any other geniuses in the world. We

ought not to discount them and place them on a lower level than the other professions. We ought to lift them to the high level of real profession and always introduce into the business world the highest, divinest kind of principles.

How can a man make money and be a Christian? First he must make it out of his own metal.

A young man in the city of Chicago some years ago had an uncle very wealthy. That uncle had special relation to this young nephew. He educated him as far as possible, sent him through the university and then to Yale for the finish. Then he sent him to Paris for his final education in order to make him a great architect. This young man came home to Chicago and sat down lazily to wait for his uncle to die and he inherit his property. That uncle did go that way very suddenly and he made a will as every wise man does and in that will he expressed what his wish was concerning his property and just where it should go. He left three million dollars to

the poor children of Chicago and only ten thousand dollars to his nephew. He cursed and writhed in agony in his disappointment and tried his best to break the will and take it from the poor children and get money for himself out of his uncle's own blood. He did not secure a dollar of it but if he had it would only have cursed every minute of his life. If a man ever gets money after that fashion it never brings blessing to him.

I met a business man recently and talked to him about a young man in his employ. He said, "He has been with us ever since he was a boy. I have watched him and he is a rising young man. Most of the other young men in our employ are always just on time or a little late. They are always watching the clock and are ready to leave promptly at closing time. This young man is always ahead of time in the morning. He is always working over time and the business is his business. He is almost working too hard. He is on the way up and a vacancy is going to

come and he is to have that position. He is to be one of the firm some day and when I am dead he will be one of the rich men of the city."

Many have never learned that lesson. When that young man does get into the firm, when he is one of the rich men then the lazy will all be jealous of him and say there is injustice in the world and they never had a chance. They had all the chance necessary but they took their chances in the picture shows and at the beaches, in laziness and good clothes and everything else. He took his chance in putting his life blood into his work and he will make his money out of his own metal. No man can make money unless he adopts that principle.

You say there are no opportunities for young men to-day? The opportunities now are as numerous as the flowers in the valleys and on the hillsides in the spring days and just as beautiful and fragrant. Your opportunities are just as many as the grains of seed that the farmer will

plant to-morrow in the newly plowed field. Do not mistake it. Some old failure stands up and says, "Well, I tell you I have been in business for many years. I started in business thirty or forty years ago and haven't made any fortune." If he started in business thirty years ago and has not made any money he ought to have quit business twenty-nine years and nine months ago. There is not a community in the civilized part of this world where a man cannot make money. Any man who starts in to give his life blood to an enterprise and studies what the people in that community really want and then sets about to give them what they want is bound to make money. If you have what people want they will find you even in Central Africa. Find out what people want. Use good judgment and use the best of your life blood and give them what they want and you will make money.

We are having in these days great discussions about laws in order that we might have a chance for better wages. Labour

unions and social organizations are all the time planning how to make better laws in order to have more money. It may take you twenty years to get your laws and you will be dead and have no use for your money then. You had better get down to business and talk about your own relation to life. Money does not depend very much on the external conditions nor on the laws that control society. It depends upon the personal worth of the individual. The individual is the man who after all is to be the controlling force in the society in which he lives. Some people talk a great deal about levelling society down. They do not talk very much about levelling it up but they want to keep them all on the same level. God never made all the flowers alike, or all the trees alike, or every blade of grass alike. He never made two men alike and you never can level them up or down.

Stanley said that the dwarfs in Africa were only three feet high but you put one hundred million of them in a line and you

would not have the American nation. Take three million Shetland ponies and put them in a line but they would not develop into great draft horses or trotters. You know better than that and so do I. Take a number of people who do not know the difference between the doxology and Yankee Doodle and you could not make a great chorus out of them. That would be an impossibility. You will have to reckon with the individual man.

We are told in these days that every man ought to have the same amount as every other man. I grant you there may be something of an unequal distribution of the money in the world due not altogether to individuals. We cannot place the crime over against that. It is due rather to the system under which the business is conducted and being permitted by the laws. We are going to live to see a better day when no man will ever be able to make the amount of money some men have made in the past. Neverthe-

less the individual man has his chance now and always will.

Some years ago the gas works in New York City turned off the coal-tar and kept the vapour for gas. The coal-tar all ran off and they had great difficulty with it. Finally the city compelled them to cart it off to the New Jersey flats to get rid of it. A young man walking up and down the streets of New York hunting for work saw this coal-tar and followed them with it to the New Jersey flats and studied the situation. At last he got a substance to mix with the coal-tar and make roofing. Then he saw a whole host of men out of employment and he showed them how to mix this combination, gave them good wages and he soon had a large business and a large number of employees. Very soon he was accumulating money and made a fortune.

Suppose those men whom he helped turned round to him and called him a vampire, a thief and a robber and said, "Your money all belongs to us. Labour

ought to have all the money." He had a right to what he secured out of the proposition. I say labour has a right to its just proportion and no other right.

Every man if he is to make money as a Christian man must make it out of his own metal, recognize his own individuality, walk through the pathway of his own opportunity, give his life blood to it, then God will bless and honour his effort.

Not only must he make it out of his own metal but he must also mould it in honesty.

When young Adam Clarke was told that he must stretch the cloth in order to make it longer he looked at his employer in amazement. "Stretch it as far as you can to make the most out of it," said he. Adam Clarke looked at him and said, "If I starve to death I cannot do that." His employer said, "You cannot work here unless you do." Said he, "Then I will go. I will not have a dollar in this world if I get it dishonestly." He went out into a darkened and disappointed early life.

God takes care of an honest young man. Somehow the blessing will return to his life. This world would never have had that great man if he remained with that kind of business and transacted it dishonestly. God gave him a larger vision of his life and some of the finest Commentaries ever known are the Clarke Commentaries made by Adam Clarke. God is taking care of the young man who always determines to be an honest man.

A business man said that some years ago he occupied a room in a hotel next to one of the great financiers in New York City. One night he heard him groaning. He got up and went to the door which separated their rooms, leaned down and listened through the keyhole. This great financier was unable to sleep, he had not closed his eyes, and he was crying, "Oh, when will it be morning?" He was reckoned in business as one of the most successful men in the world but every single bit of kindness that ever came to his life he had to buy and every bit of

happiness was made bitter by a dishonest career. His financial success was always and forever a financial failure.

We need a great tidal wave of just common, ordinary every-day honesty that will sweep through this world and sweep all around the world and clean out that which is dishonest and untrue. We need downright honesty, not something that the world has adopted as its system or its principle, but Christian honesty—honesty that is stamped with the mark of Almighty God. I do not know of anything we need to emphasize more than that. That men will get away from crookedness, get away from untruthfulness, get away from the low relation to their fellowmen, get into real confidence with men and get into the real atmosphere of Christian honesty. A dishonest man who makes money makes it only for temporary conditions and without a shadow of blessing to him or to his family. No man ever made money dishonestly in this world who left it to his children and those children ever received

a blessing. There is no more chance for a blessing to come to dishonesty in business than there is for a snowball in a furnace. God has made His world so it is controlled by great principles and they are always bound to work. They never fail. Do not mistake it. Do not think you can sow a dishonest seed and reap a harvest. It means a failure.

What is honesty? I suppose the young man in the Scripture, when Jesus met him, thought he was perfectly honest and said, "Lord, not a dishonest dollar ever rested on these hands. I may have money but it is all honest money," and Christ had to condemn him for dishonesty. What is honesty? Honesty is not only making a dollar in the ordinary way of business. Honesty is forever related to the great characteristics of life. Honesty is always related to kindness and love and brotherhood and friendship and you cannot separate it. Some of the most cold-blooded men and women in this world are dishonest and think they are honest be-

cause they have never had any wrong relation to their fellowmen. You never can divorce honesty from generosity and sympathy and kindness. They all go together.

A saloon keeper wrote me a letter recently and in that letter he said he was an honest man. He sold rum to his fellowmen for the regular price and poisoned and damned them. He sold it under the protection of the laws of civilized society and he sold it to ruin lives and wreck homes. Yet he was boasting of his honesty and said he was transacting an honest business. An honest man is not one who sells a commodity for the ordinary price and does not cheat people in the selling of it. Honesty goes deeper than that. The very selling of that commodity to his fellowmen may ruin that man and no honesty can ever be stamped on that sort of a transaction. It runs through every department of human life. Honesty takes in every spot from the center to the circumference.

Even churches sometimes can be dis-

honest and think they are honest. A great many churches are dishonest while they think they are honest. They are dishonest with the minister sometimes and dishonest churches are cursing this land by keeping the minister on starvation wages and some of them do not even pay the small salary they pretend to pay. I would like to know how the churches are going to be prosperous unless they are large-hearted and generous. A church ought to give the minister a large salary, the larger the better. If any man in this world ought to have money to give away it is the minister of Christ. I tell you a church can pay a large salary a good deal easier than it can pay a small one. That never fails in church or business. Let a church try to be miserly and mean with all its methods and that church goes rapidly down and God marks it the same as He would mark a business man who is dishonest. I am writing for the young men and women growing up in the church. Just as sure as you are dishonest, your young men will not go into

the ministry and your churches are going to fail. The real crisis in the churches is that which they have brought upon themselves because they have been niggardly with the ministers and in reality dishonest.

I can hardly believe this is true that the average minister's salary in America now, with the high cost of living, with his good clothes that he must have, with his family, with his books, the average salary is $600 a year. Ten dollars a week and yet we expect young men to go into the ministry! Every hod carrier, mason, Italian ditch digger and everybody else gets more than that. I am speaking of something which is of tremendous importance, for this great principle of real honesty goes to the bottom of human life and human society and the Church of Jesus Christ is in it and ought to be the real example and not try to get the best of everybody and not pay its minister what he is worth.

There is a famous picture over in Paris. A picture only twelve by fourteen inches, which cost uncounted thousands of dollars.

No money in the world could buy it. It has a great history attached to it. In past years there was a great crisis on in France when the tenants were abused by the landholders. The landholders were dishonest, the tenants could not make a living and finally they came to the edge of starvation. Then the tenants went into the fields of the landholders and sowed tares in the midst of the grain. Then France had to make a law that any man found sowing tares in the field of his fellowmen should be punished.

Some great genius made a picture about that time from which prints were taken and scattered all over France and they said that painting had been the most useful of all paintings. He named it "Taming the Tares." He pictured a field surrounded by woods. In the center stood a man sowing the tares and all around him were scorpions and serpents and in the woods about him were wild beasts of every kind. I suppose he meant to have the people understand that the people who sowed the tares were bound to come to punishment

and the French government wanted the people to understand that great lesson.

The lesson was all right for them and right for men to-day but if I was an artist I would paint a companion picture. I would have a man standing in the center surrounded by flowers. I would have flowers growing in the woods and there would be birds singing in the trees. The man would be sowing the good seed, for one is just as true as the other. If you sow tares in the field you are bound to have a harvest of tares. If you sow the bad seed of dishonesty you are bound to reap the result, but if you sow good seed in God's plan for this world the harvest must always be the harvest of golden grain. The harvest fields made in the spring time are no more true to that law than the harvest field of life.

In New York City there is a young man who has put himself almost beyond the border line of humanity. We have been reading about that life and been wondering if the old time possession of demons

was not still in operation and if a whole legion had not come into possession of this human heart. He must have been completely under the control of demons when he murdered an innocent man and woman and waited to murder his own wife in order to secure money and then, after securing it crimson handed, imagined he would be happy. "Now," he says, "I know my mistake. I have always been an atheist." He never knew anything about God or had any relation to Him. He lived in atheism. "Now," he says, "I know my mistake." Now he turns around and tries to find God but it is poor time for a young man to find God. I do not know whether a man can go to that limit and then turn around and find God. The best way to find God is to try it before you get into that condition.

A man can make money and be a Christian when he makes it out of his own metal, when he moulds it in honesty and when he stamps it with "In God I Trust." There is no Christian money outside of that.

That kind of money can be in circulation in heaven. The angels can take that money and pass it over the counter of the upper world.

In a great city in the heart of one of the wealthiest parts of the city where the millionaires lived there was a large lot. It was owned by an old miser who lived in a little hut in the center of that lot. They tried to buy it but he always refused. They raised the price but still he would not sell. One day a rich man in that city said to his agent, "I want you to go to that old miser and buy that lot at any cost." He went to the owner and asked what his price was and he said $100,000, two or three times more than it was worth. The agent said, "Here is $10,000 to bind the bargain." He accepted the price so quick the old man wished he had asked more. He took the money and signed the receipt and the agent went away saying he would be back the next week with the man who was buying it.

The next week they came and found

the old miser outside of the house and somehow things had changed. When the agent had gone away the first time the old man looked over his hut. It had not been painted for years. Some of the boards were off. The roof leaked and there were old rags stuck in the windows where the panes were broken. He said to himself, "I am ashamed of this and I am ashamed to have them come and see this house. I will repair it." So he went to work. He had the roof fixed so it would not leak, new windows put in where the old ones were broken and the next week when they came with the money the old recluse looked at the rich millionaire and said, "You have got a fine place here." "Yes," he said, "I am satisfied with it. It is all right." The old man said, "You ought to thank me for this. It is better than it was when the agent came to look at it. I have spent much on it. I have had it painted and the roof fixed and the rags taken out of the windows and it looks fine." "Well," said the millionaire, "that makes no difference

to me. I do not want your old house. I have no use for it. I bought this for something else." "Why," said the old man, "I cannot understand that when I have had it all fixed up." The other replied, "This house is of no value to me, I wanted just one thing. I wanted the situation."

Do not try to fix up your life and think God is going to be pleased. God wants your whole life. He wants your seven days in the week. He wants your store, your office, every dollar of your money. He wants your life stamped for eternity and there can be no satisfaction on God's part until you get away from the idea that somehow or other you can fix yourself up pleasing to Almighty God. He does not want the rags of your life. He wants the whole situation. He wants you. He wants you to get away from your idol worship, from worshipping money and worshipping everything else except Him. Stop bowing down to that golden calf and turn your face towards God. The ambition of young men and young women

is almost entirely to have more of this world's possessions in their grasp when the ideal ought to be ahead of every man and woman to be right with God and have a character and have all life stamped with His impress. "What doth it profit a man if he gain the whole world and lose his own soul?" What did Christ say to the rich man who had his barns full and granaries full? He said to himself, "What shall I do?" "I know what I will do. I will pull down the barns and build greater." Christ said, "Thou fool, this night thy soul shall be required of thee." Take that life of yours and get it ready for eternity. Stamp it with the image of God.

I was by the bedside of a dying business man in New York City. He was one of God's choice men and one of the deacons in my own church. In those dying moments memory was working for him and for me. Not a dishonest dollar had ever rested on those hands. True to the last line and letter. His was a life of honesty, truthfulness and fidelity. As he lay there

in those dying moments that day, just ready to pass over into the other world, he lifted up those hands in front of him as if to show me that they were absolutely clean and after he had lifted them up and looked from one hand to the other, he took those two hands and raised them up and brought his fingers down and said, "Simply to Thy cross I cling." Never was there sublimer eloquence in the death hour than that. Dying, holding out the hands clean, then lifting them up and saying, "Simply to Thy cross I cling."

II

HOW CAN I SAVE MONEY AND BE A CHRISTIAN

SOME years ago in the city of Pittsburgh a little ragamuffin of a boy came into one of the banks of the city and without going to the proper place to transact his business, deliberately walked into the president's office and up to the president's desk. The official was amazed and the boy blurted out and said, "Sir, can I put some money in this bank?" The banker looked at him, smiled, and said, "Yes, sir, you can. How much do you want to deposit?" He said, "Twenty-five cents," and immediately began to pull out his pennies and two or three nickels. The president left the banking office and went to the proper place and assisted this young gentleman to deposit his vast amount of savings in the bank. After that the boy returned many

times to that bank and deposited additional sums. He afterwards left the city of Pittsburgh. He is back there now after these years, one of the rich manufacturers of that city, one of the best customers of that bank and one of the officers in the bank.

That is not an exceptional instance. If the young men and young women of today would recognize the great truth that lies behind such a striking illustration as that and such a frequent illustration they would not end up their lives in pauperism and failure. Our young people, our boys and girls, ought to be instructed in this art of life and in this duty of life quite as much as any other department. Parents ought to tell their children what the possibilities are of small savings accumulated and compound interest attached to them through the years. They might tell their boys and girls over and over again that if they placed in the bank only $1 in a year in ten years that would amount to more than $13. In twenty years it would amount to $34 and in forty years' time it

would be more than $124. Suppose a young man began the process of putting $100 a year in the bank and did not save any more than that, after forty years had passed by he would be practically independent. At least he would not have to cross the threshold of the poorhouse.

Young people do not understand how this accumulating process goes on and how independence in old age might be the possibility of almost every young man and woman in the world.

A man as a Christian ought to save his money in order to make success in life. In order to make business success he is compelled to do this. Money makes money. He must have money to enter business and must have it to continue his business. He must save money in order to make a success. That is the gateway that opens to every successful career in the commercial world. The fact is almost every rich man in America was once a poor boy, almost without an exception. They learned in the early years of life not

to squander their money, not to throw it away but they learned to save their money systematically until at last they had money to enter into business transactions of their own and then money to make money afterwards. Money makes money rapidly and unless a man saves he has none. He makes money because he has it in hand. It has a vast accumulating possibility.

Saving is one of the virtues of life. Extravagance is one of the sins of life just as much as the sin of drunkenness and lying and stealing and there are many people stained with that kind of sin who do not know it. In our homes and everywhere the most wasteful people in the world are the American people. Poor, rich, middle class and all, we are the most extravagant of all earth's inhabitants. And we are committing sin every day by that extravagance when we ought to practice the great virtue of economy. Economy is just as much a virtue as kindness and love and truth. It is fundamental in life. It is natural and normal in life to save and

you are going contrary to God's plan and contrary to the principles that ought to control a normal life if you do not understand something about economy and the saving process that makes life and makes success and makes love. Now I said that advisedly. Makes love. I say it is fundamental in making love. There is something that enters into life the moment a young man or young woman begins to save. The moment you begin to throw your money away you begin to lose character and come at last to possibly an entirely wrecked life. It is essential to the best life.

If a young man and his wife starting out in life will conscientiously, rigidly begin to save money together and sacrifice together they will save their characters, they will save their home and they will save their love. You do not believe that. You think you will have better conditions in your wedded life if you spend your money and run away to the theatres and everywhere else instead of staying at

home and being economical. There is something that binds human hearts together when they begin to make sacrifice for a good object and a high ideal. It always develops character, it always saves love, it always makes a home what it ought to be.

I do not know of better advice for young people than this, from the time you go away from the marriage altar make a holy resolution together to save money. Be it ever so little, at any cost, save it and you will save your home and save your life and save your love.

This applies to everybody. It is not just for somebody who is going into business or somebody who may have money and wants more. It is a great principle for every man and woman.

A street car conductor with whom I ride frequently had scarcely anything to begin on and received very small wages. He worked over time and he and his wife immediately began to save their money. After a while they bought a house and an

acre of ground in the suburbs and now that land has come to be valuable. On that acre of ground they raised enough vegetables for their own use and raised enough to sell in order to pay their taxes. They have been putting money in the bank and now at forty years of age both of them feel that they are independent. They have not spent their money foolishly. They have not spent it on amusements. He has not spent it on tobacco and other things, but together these two people have rigidly through these years saved their money until they are almost independent and they are as happy as two angels because they have a home of their own.

This is right. This is a real virtue. This is the principle of Christianity.

A man can save money for success. In the next place he can save money as a Christian for security. I mean first of all for his own security. That is normal and natural too. God placed that ambition in every man's heart. To have themselves secure for days when they were not able

to earn their own living and in old age. It is a small specimen of manhood who does not look out for his own future and allows himself to become a miserable pauper dependent on other people. That is a sin just as much as any other. He ought to save money as a Christian for real righteous security not only for himself but for those who are naturally dependent upon him.

Here is one of the greatest perils that comes to people and it makes economy a fault instead of a virtue. It transforms that which ought to be a real bit of righteousness into a bit of insanity or sin. To save money in order that there might be for other people in our family and especially our children a life of luxury and a life of laziness. That is about the substance of the ambition of many fathers and mothers to-day, that their children should not be compelled to have so little as they had but that they should live in luxury and idleness. The best thing in the world to leave your children is a prep-

aration to make their own living and leave them a splendid Christian example to follow. Show them what the real elements of Christlike manhood and womanhood are every day in their home. Throw about them the splendid environment which is an atmosphere to bring health to their souls and give your children that splendid inheritance of a noble father's and mother's example. Give them the right kind of preparation to make their own living and usually never give them anything more. It is a curse instead of a blessing. There is no Christianity in saving for children to live in luxury. The condemnation of God rests upon that process for we see it all the time in human history and experience.

I know a man who worked honestly and industriously through many years of his life. On towards middle life his father died suddenly and left him a small fortune. He gave up his temperance and honesty and went into vice and drunkenness. If all the demons made up a combi-

nation to damn a man they could not do worse than that man's father did for him. The best thing in the world was for him to earn his own living.

I know two girls who inherited their father's fortune and immediately those two girls went into society to the extreme. They had everything they wanted. They began to talk about the common people with a sneer. They talked about the middle class. They became haughty and mean and unattractive and their lives were the lives of two feminine peacocks. Everybody marked them that knew them. Their old grandfather was a pedler and earned his money that way. Their father was a hard-working man and those two never earned a penny and lost their character and life and everything else because they inherited money from their father.

Remember God expects you to teach your children how to make a good living and to set them a good example but not to save money by rigid economy just to have them live in luxury and then go to

ruin. Inherited money has damned more people than we can ever imagine. That is not Christianity. People are hoarding their money so as to have children fight over it and distant relatives go to the courts after it.

A man can save his money for his security but not for his children to live in luxury. Nor can a Christian reach that place that seems to be almost the lowest level of human society when a man has become entirely self-centered and at last graduates into the degree of a miser.

The love of money is the root of all evil. Why is that true? Because money is made over into an idol. You do not need to go to China or India to see people falling down before false gods. They are all around us everywhere. Men and women are bowing down to their gold and silver and dreaming about it at night. They are idol worshippers and any old miser who has his money stored away selfishly is just as much of an idol worshipper as any man in heathenism. The Bible says

more about hoarding money away for selfish purposes and increasing that amount of money than it does about drunkenness and all the rest of the catalogue. The sins we talk most about it does not talk very much about. The drunkard and the man who is the victim of vice and passions is the man whom the Gospel can most easily reach and save but the man who is self-centered and a miser is the last man in the world whom it can ever reach. Why is that *true?* Because the very heart of religion is left out of life and that is love. David committed the most outrageous sin and yet was a man after God's own heart. He still retained that precious element of love in his heart but when a man becomes covetous love has been banished from his heart and the Gospel cannot appeal to him.

Mr. Taylor died over in London and in the last moments of his life he began to squirm, as a good many other men do when they look into eternity. He had never given away any money but thought

he could atone for that miserable life by giving a thousand pounds to a certain institution in London. When the committee came to fix this up the wretched old miser on his death-bed could not get away from his old habit and he squealed out and asked them if they would not give him 10% off for cash. They decided to do it and he died with a smile on his face because he had made a hundred pounds.

Another old man, Mr. Wall, in London when he was dying the physician ordered beef broth for him and he refused to have it because he did not know what to do with the beef after it had been taken off the bone.

The whole biography of this part of human life is as black stained as it possibly could be.

When death brings you to the last moment in life your shroud will have no pockets in it and if it had your arms would be too stiff to get in your pockets. If you accumulated money and kept on

saving until you had a mountain of it you could not take a dollar with you. If you are saving money for a righteous purpose, for some good use, then I hope you will be rich but if you are saving money on the principle that you are going to get all you can and can all you get I hope you will go to the poorhouse.

There is a reasonable amount of preparedness across which border line no foot ought to step. There is a reasonable place for a Christian man in this part of his life and there is also an unreasonable place that most men, nominally Christian, try to reach. They are misers and do not know it. They keep on accumulating and are unconscious of what is taking place.

I know a man who said that when he got $150,000 he was going to stop. When he got it he changed his mind and said, "I cannot stop yet, but when I get $500,000 I will be satisfied." He is still going on accumulating more money for the devil to have instead of God. Other men of that same kind imagine they would be

perfectly satisfied if they had a certain amount and they keep on saving and saving all for themselves instead of some righteous and holy purpose. There is a preparedness for our future in this world which is true and righteous but when we go over the line of reason then we are committing sin.

There is a reasonable preparation and security for the future which is the normal, natural ambition of the human heart, which is a righteous ambition, but the unreasonable part of it is that men and women go on accumulating and saving for a selfish purpose until at last all they have saved is taken by distant relatives. That makes it unchristian to the last degree.

There was in Italy a prince, who in the past dark ages placed an enemy of his, a young woman, in a niche cut in the wall and then had the bricks laid in front of her in that niche one by one until at last the bricks were cemented on top of each other, reaching her shoulders and her

white neck, then her head and at last the last brick was shoved in and she was cemented in that niche in the wall.

That is almost too horrible to believe but history makes us believe it. I know a tragedy just as bad as that, repeated ten thousand times in our own life. It is the man who builds himself in by this spirit of hoarding. He places himself in a tomb until at last he is completely hidden and buried in a gold tomb.

The Christian can save money for success and he can save money for security but once more he can save money for service. That is the climax.

We have an idea, most of us at least, that knowledge and money can be accumulated for themselves, just for their own value or purpose. A man can simply play the game and get his pleasure out of it that way. That knowledge and money are valuable in themselves. We have discovered concerning knowledge that if a man acquired knowledge it oftentimes works out an injury instead of a blessing.

We have accumulated in these recent years much scientific knowledge and our scientific knowledge has been turned into the murder of our fellowmen. Steam and electricity by being turned out into practical channels have transformed the whole world and now your steam and electricity and your air-ships and other inventions are used to destroy men instead of saving them. Knowledge can be turned into channels of injury instead of blessing.

That same thing is true of money. The man in the first place who accumulates knowledge ought to make his fellowmen better. To serve his fellowmen ought to be his object. The man who makes money ought to have the same object ahead of him. He ought to be on earth to save and serve his fellowmen with the money God has given him.

How does it often happen among nations? A nation gets money and gets into the place of danger and then becomes suspicious of all the other nations. The people all over Europe have been accumu-

lating these uncounted billions of dollars and this money is now being scattered everywhere to destroy men and women, and everything sweet and sacred in human society. Whether it is knowledge or money or anything else it belongs to God and to His service. It is a calamity that the first thing we have done with our air-ships is to throw bombs on innocent people and destroy human life. How far removed that is from the ideal for life and society. All that ought to be for the benefit of mankind and all the money ought to be made for the service it can render. How little a man gets out of life who does not recognize this! He thinks he gets something when he has money. He knows nothing but the money. A man is known not by what he has but by what he is. What he is in this human life of his is the man, not what he has in his pocketbook or bank account. "A man's life consisteth not in the abundance of the things he possesses." He loses the best things in life, for this is a very minor and unimportant part of life.

"Money Mad"

I was reading recently about a man carrying a bag of money along the street. He had saved this money and was on his way to the bank. He did not know there was a hole in the bag but there was and on the sidewalk dropped a small coin. He heard it drop but could not tell where it went. He immediately set the bag of money down on the sidewalk and began to hunt for the small coin. He could not find it and when he looked he found the bag gone too.

Many a man has taken the best things in life and set them down and then disappeared searching for something of minor importance. He might have saved the big thing and the best thing and had the most out of life. This is the sublime principle: "Lay not up for yourselves treasures on earth where moth and rust doth corrupt and where thieves break through and steal, but lay up for yourselves treasures in heaven where neither moth nor rust doth corrupt and where thieves do not break through and steal."

She was one of my dear friends for fifteen years. Her husband went on into the glory nearly two years ago. She went to meet him yesterday. She is in the gardens of God to-day. The very day of her wedding anniversary she went into the glory to have the reunion with him. That saintly couple, God's choice, saw the day when they were worth a million dollars and both of them died not worth a farthing but they were amongst the richest people I ever knew in this world. Their treasures were in the vaults of heaven. They left in this world the richest inheritance for their children and grandchildren! They left the influence of divine-like character amongst their fellowmen and women. They had the real riches of life. It is wonderful to live that kind of a life and to die with that kind of riches in your possession. Begin your life with God. Begin your life making character and the real riches for time and eternity. Turn your face towards Jesus Christ and begin to lay up your treasures in heaven.

"Money Mad"

A friend wrote me a few days ago from a western city. I knew him when he did not have a farthing. I know him now when he is one of the great manufacturers of this country. I know him so well! He wrote me a pathetic letter. He was in a hotel. He was unable to sleep. He said, "I have made a tremendous mistake and it is almost too late. I have been doing nothing but make money and have had only one ambition and still to make more. I am living in a desert now. There is not a single green thing about me. There is not a drop of water for my parched lips. I am in the midst of a wilderness." That is a business man, tremendously successful in business, and now he has discovered his mistake too late. He said, "Whenever you pray kindly put my name on your prayer list that I may get back to God." He had been a member of the church since he was a boy, an officer now in the church but he failed to give his life to Jesus Christ and to make money for God. He is now in a desert asking me to

pray for him that God will give him deliverance, turn his eyes heavenward and help him to see the realities and the things that are the riches of life.

Judas made money. He wanted money. He wanted it more than he wanted anything else. He went to the limit to get money and then entered into that dark night, the darkest night human foot ever stepped into, after he had his money, and tied a rope around his neck and dropped into a dark eternity. Judas is counting his money now in the other world. He is saying, "One, two, three, four, five," and they walk up to him and say, "What are you doing?" He says, "I am counting my money, one, two, three, four," over again. He says, "I count it and it amounts to thirty pieces." Some one comes along and looks over his shoulder and says, "How much have you got?" Judas hesitates and tells him, after he has counted it, how much he has.

Who is this? It is the rich young man who met Christ. He says, "Judas, you

have only thirty pieces of money but I have millions," and he begins to count. Thirty pieces or millions counted over the table in the darkness of eternity makes no difference. They are in precisely the same position. They had missed their chance and failed.

The rich young man says, "You were with Christ and saw Him and had a chance to live with Him forever." Judas says, "Yes, that is the mistake I made and all I can do now is to count this miserable money." The rich young man says, "That is my case too. I had a chance to accept Christ and be with Him but all I can do now is forever count this useless money."

III

HOW CAN I SPEND MONEY AND BE A CHRISTIAN

WHY do ye spend money for that which is not life? The best definition I ever heard of money is this. Money is my self. If I am a labouring man and I earn $2 a day, at the end of the week I take home in my pocket $12 and I am carrying home in that envelope in my pocket $12 worth of my self. My blood, my sinews, my nerves and all that goes to make up this life of mine has entered into that $12. It is my self.

If I am a clerk and I earn $20 a week I go home on Saturday night with $20 worth of my self in my pocket. If I am a business man and by an extraordinary amount of business ability and real hard work and practical economy I am permitted at last to make $1,000 a week then I carry about with me or have in my pos-

session somehow, somewhere, $1,000 worth of my self. If I happen to be an inventive genius and by my ability within two weeks' time or a week's time I perfect an invention that brings me in $50,000, then I have $50,000 worth of my self. Money is my self. In the last analysis that is absolutely true.

If that is true then this question which we are considering is of tremendous importance and is of vital relation to all life and to a man's religious life especially. How can I spend money and be a Christian? If I am spending a part of my self when I spend money you can easily see how important immediately the interrogation becomes. If a man is in reality spending a part of himself then he ought to pause and think very long and deeply before he enters into that expenditure. How can I spend money and be a Christian?

In the first place I cannot spend it in any other way than for the benefit of my physical health and happiness.

In England some years ago an inspector

visited one of the schools and, standing by the side of the teacher, made his investigation of her kind of teaching and how successful she was. He asked, among other questions, her class to give a definition of teetotalism and they were all confounded and unable to answer. At last a pale looking little specimen of girlhood, with very poor clothing on her frail body, looked up to the teacher and said, "I think I know what it means. It means bread and butter." Immediately that wise teacher looked down into the little heart and discovered the secret and in her eyes and in the eyes of the inspector came something and she said to this child: "Well, we will have to have just a bit of explanation. What do you mean by that?" "Why," she said, "when my daddy is teetotal we have bread and butter and when he is not we do not have any."

When a man goes into that pathway where he spends a part of himself to poison and ruin himself and take everything sweet and sacred in his life and

trample it beneath his feet, that seems to be almost the border line of the yard that surrounds the insane asylum and yet the millions will constantly repeat that act of insanity. They will spend their money for the destruction of their physical life and for the destruction of their family life.

Countless men go right on and spend their hard earned money for intoxicating liquor or for the satisfaction of desires and appetites, and continue to ruin themselves physically. God has never yet taken any man or woman in this world and made a machine out of them and moved them around contrary to their own individuality or destroyed that kingly element in them which we have named the will. It is your will to do as you please with your money and your life. God will not say a word about it and you can keep right on driving the nails in your own coffin until you have driven the last nail in and then He will have something to say about it. Then the final judgment must be passed and the penalty at last come to its completion.

You think perhaps that this is unreal. That day after day you can go on contrary to the laws of His world and spend your money, which is yourself, in the pathway of sin and not meet the penalty. You are meeting it day by day and at last will reach the climax.

If sin was not so deceptive it would not be so attractive. It clothes itself in beautiful garments. It is a wolf always in sheep's clothing. Sometimes it is even Satan himself in an angel's robe. If sin was not so covered and so attractive it would not be so deceptive. You can continue that program of insanity and destroy your physical life day by day, poisoning every drop of blood that runs through your veins, and God keeps apparently silent about it, but the laws of His universe have never yet been violated. "Whatsoever a man soweth, that shall he also reap" in his physical life just as much as any harvest field or garden on the planet. Figs do not grow on thistles and you never can in this world pick the sweet flowers off of the

weeds of the field. Strawberries are not found in an onion bed.

Many men and women spend their money, part of themselves, not for intoxicating liquor, that may be the height of all crime, but in extravagance in their eating. Making gluttons of themselves, destroying their health and destroying their ability for service.

Sometimes the poorest in society more than the rich, in their extravagance are spending their hard earned money, their very life blood, simply for the satisfaction of the animal appetite. Some men live almost on the level of the beast and create a poison that at last destroys every fibre of their physical being. Does it not seem almost an impossibility that men and women in their normal, natural condition will ever be guilty of spending their money for that which is not physical life but to destroy life, to poison life, to ruin life, to weaken themselves instead of strengthening themselves. Many people eat themselves to death. They dig their own graves with

their teeth and spend all their money for the table. I have heard them say that the table was to be loaded even though there was not a picture on the walls or a book on the shelves or the rent not paid. Spending every dollar of their money to destroy the body instead of saving that which is made in the image and likeness of God.

A man or woman who spends his money in this insane fashion to create gluttony and make destruction is just as guilty as the man who spends his hard earned money for intoxicating liquor. Food ought to be fuel for the body instead of fuel to burn up the house. What kind of a man would he be whom you saw carrying his kindling wood to the corner of his house and building a fire there to burn up his home? You would say that he was insane and ought to be carrying that fuel within the house and placing it in the fireplace to warm the house and make it a good place to live in. It is just as insane for a man to use his food fuel, or drink fuel, to burn up his physical house instead of fur-

nishing the fuel to make it a better house and a more comfortable place to live in. How many people spend their money in order to get a pain instead of making themselves healthy and happy. They burn up life instead of saving life. "Wherefore do ye spend your money for that which is not life?"

An engineer, if he is a good one, is always a most careful man about his engine and the control of the fires that make that engine of value. How careful he is about the machinery of it and to see that it is all polished and oiled and everything is right and the proper amount of fuel is there and burning in order to create the amount of steam that is necessary to make the engine go. An engineer with an old iron horse is wiser and better than the individual with the great piece of machinery Almighty God has given him who lets the fuel be wasted or be used to destroy the machinery. Many people are more careful about the fuel, the amount of it and how it is used, that goes into their automobile than they

are about their own physical life. They would not burn up an ounce more of gasolene than they had to in order to make it go but men will burn up twice as much fuel as is necessary to make the human machine go and then it will not go.

We so often destroy that which is fundamental and elemental in life. A man might just as well put dynamite under the foundation. Everything in his life depends largely upon that physical foundation and he is a fool if he spends his money for the destruction of his physical life.

There was a General in our Civil War who, after the war, became president of one of our educational institutions. A friend of his, who was a surgeon in the war and afterwards became one of the most famous in America—he is now past eighty years of age and still performing three or four operations a day in his hospital—told me that this friend of his came to him one day for an examination before he had yet reached middle life. The sur-

geon examined him very carefully, then turned to him and, calling him by his first name, said, "Man, I give you fair warning. You will have to stop your smoking or die. How many cigars do you smoke a day?" He said, "I think about thirty." The surgeon said, "You are doomed, unless you quit. Your heart is giving out and you will soon be gone." He said, "I am going to take up the newspaper some morning and read head-lines something like this: 'General So and So died last night. Found dead in bed.'" The president of the institution looked at him and smiled and said, "Well, the great part of my life now is the pleasure I get out of the smoking business and I guess I will take a chance. I do not know just how I am going to get along without it." So he kept on spending his money and within six weeks from the day he had his warning this physician picked up the newspaper and read the head-lines exactly as he had said, "General So and So was found dead in bed last night."

You can commit suicide in more ways than one. You can do it with a revolver or knife or chemicals or some other way. You can do it just as well by a slow process as by a rapid process and most men and women are doing it by the slow process. Some of them are unconscious of it. Their heart is giving out and they are spending their money every day for things that are ruining their physical life.

Wherefore do ye spend your money like fools for that which is not life? There is not a shadow of the mark of Christianity on it. No man who names the name of Christ can ever spend his money like that. Neither can he spend his money for that which is not a benefit to his intellectual life.

I saw some time ago in a public place where a great many society people had gathered an amazing display of diamonds. Some of those ladies' hands were burdened with their load of precious stones. They could not even bend their fingers underneath them. The diamonds were every-

where and ninety-nine per cent. of that combination was the element of pride and vanity. They had spent their money for those jewels in order to display themselves before their fellowmen and women and to exercise that vanity, which is the extreme sometimes of human sin, and to be bundles of pride in the presence of others. They were dressed to make people jealous of their extreme riches. Any man or woman who spends their money for display or for the satisfaction of their vanity or pride has not a mark of the Christ resting on them.

Henry Ward Beecher for twenty-five years, the last twenty-five years of his life, any day you met him anywhere in the world could have put his hand in his pocket and drawn out a handful of diamonds. He could have had at least twenty-five diamonds any time he wanted to in his hand. They were hidden away in his clothes and no one ever saw them except perhaps some few personal friends. But the great preacher, America's great-

est preacher, had those diamonds always with him and uncounted hundreds of times, they say, in his love and admiration for those precious jewels he held them in his hands and studied them. He looked into the glory which God had placed in those diamonds and admired their rich flashing colours. He made illustrations for his books and lectures and sermons as he held them in his hand. He enlarged his intellectual faculties every time he took them out of his pocket. His mental life was so much better and brighter by the flash of those beautiful stones. Beecher spent his money like a Christian when he bought those diamonds. If a woman buys her diamonds for her vanity she has not a shadow of Christianity resting on her but when Henry Ward Beecher buys them for their preciousness to his intellectual life and for his admiration for the God who made them, and for the increase of his power to help and save his fellowmen, he had the right to his pocket full of them. They were a large part of his education, his

mental equipment, and he had a right to spend his money that way.

Can a Christian wear purple and fine linen? Why not wear purple just as well as drab? A good deal better. Why not wear fine linen as well as calico? It is not a question of what is on the outside. It is a question forever of what is on the inside. It is not a question of what the clothes are in themselves. It is a question of what the clothes cover. God has never put any sort of condemnation on a person wearing good clothes. He can condemn ten to one in human society that wear poor clothes because they have squandered their money for something else. God wants you to look just as good as you can. Why not wear fine linen just as well as satin? Why not wear satin as well as woolen or why not wear woolen just as well as cotton? It is always a question of what is underneath. It is not the clothes on a man or woman that condemns them. It is the heart the clothes cover that merits either commendation or condemnation.

A young man buys a new suit of clothes. He may go to church and think everybody is admiring him when they are not but in the inside pocket of his coat is an unreceipted bill and he is a receipted fool. He has no right to walk the streets in that kind of fashion. He has no right to spend his money before he has earned it. He has no right to cheat a man out of his money. The only right he has in God's sight or in the sight of his fellowmen is to use the Christian principle and spend his money thoughtfully and prayerfully and carefully.

You cannot tell the power of a musical instrument by measuring the number of inches in it. You will always have to reckon with the chord or with the pipe. You cannot tell the amount of pleasure a man or woman can have in this world from the outside, from the kind of clothes they wear or the jewels that hang on them. You can only tell it after all by a better measurement and something deeper and diviner. It is something in the human heart that always gives the possibility for

the pleasure in life. If you are going to spend your money for real pleasure you will have to spend it on something by which your mental capacity shall be enlarged and all your capacity increased for enjoying the things that you are going to buy with your money.

Most people fail right here. They spend their money for something that does not give them satisfaction because they have not prepared themselves for the real satisfaction and you cannot buy pleasure. You are going to have it, are you, when you get rich? You cannot buy any pleasure in this world. Pleasure is not bought with money. Pleasure is on the inside of a man or woman. Pleasure is in the heart. You cannot purchase it. But so many men and women are squandering all their hard earned money. Families are spending it for amusement. Children are spending it and think they are having a good time but it is all on the surface.

Suppose a man owned a harp, that instrument that is most thought about when

we think about heaven, and he sold the bass string and then the next string and the next one and the next until they had all been sold and then said, "Now I will have some music." He has sold all the strings and there is no more music in the harp and when it is in the center of the orchestra it is mute and silent. There is no music in it. It is all gone. When a man spends his money and takes one string out of his heart and then another string and then another until all the chords of his heart are gone, he sits down and says, "I will have some music." Poor fool! There is no music in his heart. He has spent it all. It is all gone.

We have an idea almost always controlling us that we are independent, but we are most dependent. We are always dependent on the opinions of other people and on the standards of other people and so we spend our money according to those opinions and those standards. We must have an automobile when we cannot afford a wheelbarrow. We must have a fine house

or a mansion somewhere when we cannot afford to buy coal enough to heat it after we have it. If I had to choose between having a big house in order to correspond with the neighbour's and live up to the standards of the society in which I lived, if I had to take my choice between that and a little cottage with some pictures on the walls that were old masterpieces for my study and for my higher life, some splendid books on the shelves for the benefit of my intellectual faculties, and some of the sweet things of the world to be in that cottage, I would say give me the cottage. But most people do not talk that way. They would rather have the big house and nothing for the brains and the upper stories of life. You live in the cellar and do not know it. Wherefore do ye spend your money for that which is not life? Why not better spend it for some pictures, some books, some art, some statuary, for something that takes hold of the highest and best in us and by which we can only live? Big houses do not make big people.

A Christian can spend his money for nothing less than his physical life, his intellectual life and now last and most important of all, his soul's life, his spiritual life, his eternal life. How can a Christian follow in the footsteps of Jesus Christ and spend a dollar of his money that destroys or in any way injures his moral and spiritual life? How can you go anywhere and spend your money in any place where you are conscious all the time that you are lowering your moral character and lowering your ideals and injuring your spiritual life? That is impossible. You have a right to spend your money but you have a right to spend it only according to God's program for life and to no injury to your spiritual and eternal life. If you are conscious that you are going to any entertainment and place yourself in an environment that is lowering your morals or lowering your ideals of home or lowering your ideals of spiritual things, or taking out of your life the holy vision, if you are conscious of that, you are not living His life unless you

keep away from it. Your money is more than squandered. Sin is on every farthing of it. Wherefore do ye spend your money for that which stains your immortal soul?

Robert Hall, the great preacher, was talking one day to a noted man who claimed to be an atheist. In his conversation with the great man of God the atheist argued the question and said decisively that he did not believe in God. Robert Hall took in the situation a few minutes and then drew from his pocket an old envelope on which he wrote in capital letters the word "God." Turning to this intellectual specimen of infidelity he said, "Do you see that?" The man responded immediately, "Certainly, I do." Then Robert Hall took an English sovereign out of his pocket and placing it on top of the word "God" said to the man, "Now do you see it?" He said, "No, sir, I do not." Not another word was said. Robert Hall picked up the sovereign and envelope and left the room, but the moral was plain. This was the man who had been living in

the world for money. He had been spending his money selfishly and that money which he had earned and saved and spent contrary to the will of God had blinded his vision of God and it only took an English sovereign to turn his face in the other direction where at last he did see God and lived a Christian life.

In one of our schools some time ago one of the professors in psychology asked the class to give him a definition of the soul. One said, "It is that in us which thinks and feels and acts." That did not just satisfy him. At last one young woman spoke out and said, "Professor, isn't the soul that which is within us and aches so hard sometimes?" He was a Christian man himself and he said, "Yes, I think you have got somewhere near it. It is that within us which sometimes aches so hard and begins to hunger and thirst after God and cannot be satisfied until it finds God." "As the hart panteth after the water brook so panteth my soul after thee, O God." She had it nearly right. It is

that within us which aches so hard and wants to find God.

Some years ago in this country there was a man with wonderful intellectual gifts. In all his early life he had possibilities exceptional in him but he abused them. He earned money but squandered it as fast as he earned it and finally had spent it all. His home was ruined, his friends gone and in that condition this man became a defaulter and at last they landed him in prison. One day his little daughter stood in front of the iron bars and pushed her head through the bars to let him kiss her and with the tears like bubbles on a mountain stream in her eyes she said, "Papa, we are so lonesome at home without you." She was soon gone and he went back to the darkest corner in his cell and dropped on his knees. Then something happened. His heart broke and he poured out his penitence to God. He prayed for forgiveness for being such a spendthrift and squandering his money and losing everything sweet

and sacred and asked God to take him back. God did take him back and then took him back to his home and his family and his friends and then Francis Murphy, for he was the man, became one of the greatest temperance orators and lecturers this world ever knew and uncounted thousands of men and women followed him into the kingdom of God. He consecrated his whole life to the saving of his fellowmen and women.

If you are wasting your life and money and living in sin, come back home to the Father's heart like the prodigal. When he had spent all his living he came back and his father welcomed him. You may be a prodigal and have spent your living and are conscious of it. Come back home.

IV

HOW CAN I GIVE MONEY AND BE A CHRISTIAN

THIS problem forces its way into every conscientious mind and heart. Sincerity cannot escape it. Service and character alike are dependent upon it. Is not the prosperity of the kingdom of God largely dependent upon our conscientious answer to it? There is an abundance of wealth in the possession of Christian people to-day which is absolutely unchristianized. Christian hands are holding God's money selfishly and the Church suffers and the cause fails.

This is first of all a question of debt. The Jewish history is all marked with their relation to this subject of tithing and a large part of the Jewish calamity can be directly related to their failure in this respect. It was one of their fundamental obligations. A law that was placed upon

their religious life just as emphatic and binding as the law of the Sabbath or any one of the Ten Commandments. The Jew was always compelled to give one-tenth of his income direct to God and that was only a part of what he considered his debt to God. It was only the payment of what belonged to God as His share and when the Jew really came to give anything it was beyond the one-tenth.

If a man rents a house of a landlord and pays his rent he does not give anything to the landlord by paying his rent. If a man borrows money of another man and pays it back with interest he does not give anything to the man from whom he borrows the money. He pays him his just dues. If he wants to give the man something, it must be beyond that boundary line. The Jew's debt to God was his one-tenth of all he had.

But the Jew was not the only one who considered that fundamental in his moral and religious life. The Greeks followed that through their history and they gave

a tithe to the gods. The Romans followed it out and they gave a tithe to their gods, if they had any religion at all in them. The old Babylonians adopted this same principle through their history. The Arabs were most persistent about it, and no man had the right to be called an Arab unless he did it. The Mohammedan religion started in the world with that as one of its rules and they followed it. Not so completely to-day as in the past and that may be a reason that the Mohammedan religion is now failing to make progress. You can run down the whole catalogue and somehow or other, imbedded deeply in human society, was his law of the tithing and it was no more sacred an obligation for man to give part of his time to God than it was to give part of his money to God. Conscientiously, systematically, religiously, the one-tenth always had to be given. "Honour the Lord with thy substance and with the first fruits of all thine increase."

The Jew took his one-tenth first of all

and the best of what he had and paid his debt to God. And after that he gave many love offerings and then he began to give. In our New Testament history that law was never taken out of the Christian Church. Reference is made to it many times in the New Testament and the early church history reveals the fact that they felt binding that same obligation upon them that was binding on the Jew. Emphasis is made in the New Testament Scriptures about stewardship. A man was considered a steward who had the care of another man's property and always faithfully cared for the property and returned the man his just dues. That same thing is true in reference to trust funds and he is considered a traitor to his trust when he does not return to the man that which belongs to him. You are a steward of God's money if you are a Christian man, but when you do not return God's part to Him, you are just as guilty as any man in this world when he was a steward of a man's money and did

not return his just dues to him. To make stewardship practical we need the tithing element to enter in. That is the best way to make it practical and I think it is God's way. It is not on the surface of life any more than the Sabbath day is on the surface. One-seventh of your time is to be given to God and one-tenth of your money first of all belongs to God. No less can God's hand ever receive and find it acceptable.

You are replying that the old Jewish Scriptures have been done away with. Well, then, do away with the Ten Commandments. Do away with your Sabbath Day. We have no New Testament authority that they were ever done away. Christ paid His tithe and there was nothing but failure on the part of the early Church if they neglected their obligation. It has been so in recent years and I am sure God must let judgment rest on the Christian Church for its failure. If one-tenth of the income of Christian men was given to the cause of Christ to-day we would multiply

the money in the Church by ten and you would never hear any more begging.

Some objector replies that this is putting it on a cash basis, it makes it cold and we do not want to deal with God that way. God wants you to deal with Him that way and a cash basis is a very good basis. There is many a woman who wishes her hushand had more of a cash basis with her and she would love him more. She has a right to a certain part of his money as her own. Much of the family trouble to-day originates in that. The husband gets the money and spends it all himself, as a rule. The wife ought to have a definite part for herself. There is no better rule for married life than that. But if that sweetens life in the home and does not make it cold, why will it not have this same relation to Christ?

Another objection arises and you say it is hard on the poor. There were ten times as many poor then as now. Where do you ever find it written that God promised to make it easy for the poor? He never

promised anything but hardship and burden-bearing and He intended it for the poor just as much as for the rich. If it is hard for the poor to give one-tenth of their income, you will have to blame God. At least you will have to say that the Jew was better than we are and we had better go back to their religion.

Another says, "You make this thing an impossibility. I am a rich man in business and I do not know what my income is." Let the Government get after you and you will know what it is. I have had many a man tell me that. He did not know what his income was, but when the Government came after them recently the rich men acted quickly. They were afraid of jail. A man in the course of a year can tell what his income is and at the end of a year he should reckon up and see that God has His one-tenth and that his debt is paid. Nine-tenths of the Christian people to-day are in debt to God. They are spending God's money and the curse of God rests upon them. We are in partnership with God Almighty and

He has a right to His division of the proceeds. God is the silent partner, but He expects His part of the results of the business—a definite part, a real part, a conscientious part, a systematic part.

I know a young man, and I know many of them, who in his young manhood waited a half dozen years to get married because he did not receive income enough to establish a home, but he never failed to put one-tenth of his weekly wages in a box for God. When he was struggling his hardest he came to me and said, "I have one hundred dollars ready for God in my box. What can I do with it?" He now has three houses and lots, and a home, and he still has God's money box.

Some people wonder why they are poor. I do not. This may not be the only reason, but it is one of them. Most of the men to-day who are generous givers in the kingdom of God started when they were boys religiously giving one-tenth to God. Somehow God prospered them and cared for them.

I know another man who struggled in his business and it seemed as if the business was going to fail. He only had one thousand dollars a year income and he needed the money so much, but one hundred dollars of it went to Christ first. That man now gives three thousand dollars a year to Christ as his tenth. I know a man who has a most beautiful family. God never made him rich and never will. There are better things God can give you than money. He never gave me much money, but He has given me some better things than money. God gave this man one of the most beautiful families I ever saw. The happiest kind of a home is his. He has come to me several times and said, "I have one hundred dollars of God's money ready. Where shall I put it?" Oh, how I like to meet such folks! God's money all ready to give to Him! He said, "The greatest pleasure of my life is to deal out, conscientiously, God's money in the wisest and best way." And the greatest hardship for most of us is to deal

out the merest pittance to God when the collection box comes around.

First of all remember that it is the authority of this Book and it is never to be taken out of the world any more than your Sabbath day. Just by giving one-tenth and then after that add the love gifts, what a wonderful income the Church would have! Remember this is a question of debt. The most sacred debt that ever came to human life is this—your debt to God. His share of your income every week, month or year. Do a little bookkeeping and find out how you will be ashamed if you have any Christianity left. This medicine is bitter, but it is Divine Prescription.

In the second place, and this is a higher level, this is a question of love. One of the most tragic incidents in His earthly life is where Jesus met that young man, whom He loved the moment He saw him. He admired that high standard of morality and that noble, clean sort of life. Jesus loved him and the young man

said, "I want to love you, too, and I want to be set right. Tell me how I can be a Christian, how I can inherit eternal life." We would say, "Get down on your knees and give your heart to Christ." The easiest thing to do in the world, we say, is to become a Christian. What did Christ say to him? He was sincere and wanted to know God's will concerning him and Jesus turned to him and because He loved him He had to say it. He said, "Sell all you have and give it away. Love demands that." That was a hard thing to do. What is the record? This is the tragedy of it. I imagine he shrugged his shoulders and he winced underneath that answer. He hesitated and was sorrowful, but he went away and was never heard of afterwards. That is the tragedy supreme of human life. He failed in love's test. It is a question of love. How much do you love? Most of our religion is selfish after all. It goes under the name, but it is the irreligiousness of religion. How much do you love God? You can tell

best how much a man loves God by his pocketbook. We have enough theology, this theology in ink, written creeds and all of that. Away with it! It is all a farce. We want theology in love. Practical theology, not systematic, scientific theology, but personal theology—the theology we measure life by.

There is another scene in the Bible where a woman comes into the presence of Christ. Criticism surrounds her, but she brings to the Lord Jesus from that great heart of affection the best thing she could find in her house. That vase filled with seventy-five dollars' worth of precious perfume and she breaks the best thing she had. I should not wonder if it was a wedding gift or, perhaps, something her mother gave her. She breaks the vase and pours it on His head and feet. The disciples look on in amazement and Judas turns away and says, "I cannot understand that. It might have been sold and given to the poor." Jesus said, "The divinest, richest thing in this world is love and she has expressed

her love in her sacrifice. She did it even for the preparation for my burial, and you never throw anything away in the hands of love." It is a question of love first, last and always. How much do you love? God so loved that Calvary was made a part of the world's history. God so loved and when it is written about the Christian Church that we so love then this round world shall know Calvary and shall be completely redeemed.

I gave My life for thee,
My precious blood I shed,
That thou might'st ransomed be,
And quickened from the dead;
I gave, I gave My life for thee,
What hast thou given for Me?

How much shall I give? It is a question of how much you love.

It is first a question of debt and next a question of love. It is last *a question of life.*

A young woman inherited her father's fortune and her father's death-bed request

for her was to take the money which his hands had earned and his life of labour and burden-bearing had given to her and use every dollar of it in the best way she could for God and give it all to His service. Then that young woman took her father's inheritance and she lavishly spent it on herself. She lived luxuriously and in the world's pleasure, abandoned Church and everything that was good. She had everything she wanted until the money vanished. Her health was gone, friends disappeared, she was broken down and soon to meet God before His judgment throne. She told a friend that there was absolutely no hope for her. She said, "I have been a traitor to a holy trust. I used God's money for myself and I never found any pleasure in life. Now health is gone and everything is gone and I am facing death and there is no hope because I was a traitor with God's money." She knew no life. There was no life for her in the spending of God's money and there is no real life for you when you are spend-

ing His money on yourself. It is always paralyzing. Somehow or other the calamity is destined to come and it usually comes before death comes.

"Give and it shall be given unto you" is the great principle that controls life at its best here on earth. "Lay up for yourselves treasures in heaven" is the great principle that fastens this life to the eternities.

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